

**AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions, and listings, of claims in the application. Where claims have been amended and/or canceled, such amendments and/or cancellations are done without prejudice and/or waiver and/or disclaimer to the claimed and/or disclosed subject matter, and Applicant reserves the right to claim this subject matter and/or other disclosed subject matter in a continuing application or otherwise.

1-199. (canceled)

200. (currently amended) A method for performing a transaction using a communication network, comprising:

receiving a request issued by a communication device of a user making the request, via the communication network, to perform a requested transaction;

communicating with a system to determine whether the user is included in a database that represents a list of users having negative information; ~~and~~

issuing a block signal to block communication with the communication device ~~if when~~ the negative database indicates that the user is included in the list of users having negative information;-

issuing an approval signal to enable establishment of the communication if the user passes the comparison, and a cost for the communication is determined to not exceed a predetermined credit limit for the user; and

issuing a temporary block signal to temporarily block establishment of the communication if the user passes the comparison, but the cost for the communication is determined to exceed the predetermined credit limit for the user.

201. (currently amended) A method for controlling access to a requested transaction, comprising:

receiving a request by a user to perform a requested transaction, the request including information associated with the user;

comparing the information associated with the user with data stored in a database containing a list of users having negative information;

requesting billing information associated with the user ~~if~~when the received information associated with the user passes the comparison with the data stored in the database;  
and

issuing an approval signal to enable establishment of the communication if the user passes the comparison, and a cost for the communication is determined to not exceed a predetermined credit limit for the user; and

issuing a temporary block signal to temporarily block establishment of the communication if the user passes the comparison, but the cost for the communication is determined to exceed the predetermined credit limit for the user.

~~performing the requested transaction after the requested billing information is received.~~

202. (previously presented) The method of claim 201, further comprising:  
billing a cost associated with the requested transaction after completion of the requested transaction.

203. (currently amended) The method of claim 201, further comprising:  
issuing a block signal to block completion of the requested transaction ~~if~~when the comparing indicates that the user has negative information.

204. (previously presented) The method of claim 203, wherein issuing a block signal comprises permanently blocking completion of the requested transaction.

205. (previously presented) The method of claim 204, further comprises advising the user of the permanent block.

206. (previously presented) The method of claim 203, wherein issuing a block signal comprises issuing a limited block that prevents completion of the requested transaction until predetermined criteria has been satisfied.

207. (canceled)

208. (currently amended) The method of claim 207, wherein issuing the temporary block signal is further based on the requested transaction is temporarily blocked when the user can not be identified.

209. (previously presented) The method of claim 201, wherein the negative information comprises at least one of previously refusing payment for a prior transaction and disputing a prior charge for a prior transaction.

210. (previously presented) The method of claim 201, wherein the negative information comprises issuing a negotiable instrument with insufficient funds.

211. (currently amended) The method of claim 201, further comprising:  
determining a transaction limit of the user ~~if when~~ the database indicates that the user is not included in the list of users having negative information; ~~and~~  
~~issuing an approval signal to enable continued processing of the requested transaction when a cost for the requested transaction does not exceed the determined transaction limit.~~

212. (previously presented) The method of claim 211, wherein the determined transaction limit comprises a maximum sale amount permitted within a predetermined period of time.

213. (previously presented) The method of claim 201, wherein the information associated with the user comprises an identity of the user.

214. (previously presented) The method of claim 211, wherein determining a transaction limit of the user comprises consulting at least one of an automatic number identification database, a credit agency database, a credit card report bureau database, a banking institution database, and a check approval service database.

215. (previously presented) The method of claim 201, further comprising:  
obtaining authorization approval of the billing information prior to performing the requested transaction.

216. (previously presented) The method of claim 215, wherein obtaining approval comprises contacting a credit agency.

217. (canceled)

218. (currently amended) The method of claim 201~~247~~, further comprising:  
providing the user with an opportunity to take corrective action to enable removal of the temporary block and continue performing the requested transaction.

219. (previously presented) The method of claim 218, wherein the corrective action comprises having the user make a payment.

220. (previously presented) The method of claim 201, wherein the database indicates which of the list of users disputed a transaction.

221. (previously presented) The method of claim 201, wherein the negative information comprises an identity of at least one institution.

222. (previously presented) The method of claim 221, wherein the at least one institution comprises at least one of a school, a pay telephone, a government facility, a correctional institution, a hospital, and a selected commercial establishment.

223. (previously presented) The method of claim 201, wherein the negative information comprises an identity of at least one communication device.

224. (previously presented) The method of claim 223, wherein the at least one communication device comprises at least one of a cellular telephone, a PBX telephone system,

and a pay telephone.

225. (currently amended) A method for controlling access to a service, comprising:

- receiving a request from a user to establish a communication between the user and the service;
- receiving information associated with the user;
- accessing a database;
- comparing the received information associated with the user with information stored in the database;
- requesting billing information associated with the user ~~if~~when the received information associated with the user passes the comparison with the information stored in the database;~~and~~
- issuing an approval signal to enable establishment of the communication if the user passes the comparison, and a cost for the communication is determined to not exceed a predetermined credit limit for the user;
- issuing a temporary block signal to temporarily block establishment of the communication if the user passes the comparison, but the cost for the communication is determined to exceed the predetermined credit limit for the user; and
- establishing the communication between the user and the service after the requested billing information associated with the caller is received.

226. (previously presented) The method of claim 225, further comprising:

- billing a cost associated with the communication after completion of the communication.

227. (currently amended) The method of claim 225, further comprising:

- issuing a block signal to block establishment of the communication ~~if~~when the comparing indicates that the user has negative information.

228. (previously presented) The method of claim 227, wherein issuing a block signal comprises permanently blocking establishment of the communication.

229. (previously presented) The method of claim 227, wherein issuing a block signal comprises issuing a limited block that prevents establishment of the communication until predetermined criteria has been satisfied.

230. (previously presented) The method of claim 227, wherein issuing a block signal comprises temporarily blocking establishment of the communication.

231. (currently amended) The method of claim 230, wherein establishment of the communication is temporarily blocked ~~if~~when the user can not be identified.

232. (currently amended) The method of claim 225, further comprising:  
determining a transaction limit of the user ~~if~~when the user passes the comparison;  
and  
issuing an approval signal to establish the communication ~~if~~when a cost for the communication does not exceed the determined transaction limit.

233. (canceled)

234. (previously presented) The method of claim 225, wherein the database further includes an indication of whether the user previously disputed a service-based transaction.

235. (previously presented) The method of claim 225, wherein establishing the communication comprises establishing the communication between the user and a value-added service.

236. (previously presented) The method of claim 235, wherein the requested service is performed by a service bureau.

237. (previously presented) The method of claim 236, wherein the service bureau comprises an entertainment establishment.

238. (previously presented) The method of claim 237, wherein the entertainment establishment comprises a psychic reading.

239. (previously presented) The method of claim 237, wherein the entertainment establishment comprises adult entertainment.

240. (previously presented) The method of claim 237, wherein the entertainment establishment comprises gambling.

241. (new) A method for controlling access to a service, comprising:  
 receiving a request from a user to establish a communication between the user and the service;  
 receiving information associated with the user;  
 accessing a database;  
 comparing the received information associated with the user with information stored in the database;  
 requesting information associated with a credit account if the received information associated with the user passes the comparison with the information stored in the database;  
 issuing an approval signal to enable establishment of the communication if the user passes the comparison, and a cost for the communication is determined to not exceed a predetermined credit limit for the user;  
 issuing a temporary block signal to temporarily block establishment of the communication if the user passes the comparison, but the cost for the communication is determined to exceed the predetermined credit limit for the user; and  
 establishing the communication between the user and the service after the requested information associated with a credit account is received.

242. (new) The method of claim 241, further comprising:  
 billing a cost associated with the communication after completion of the

communication.

243. (new) The method of claim 241, further comprising:  
issuing a block signal to block establishment of the communication if the comparing indicates that the user has negative information.

244. (new) The method of claim 243, wherein issuing a block signal comprises permanently blocking establishment of the communication.

245. (new) The method of claim 243, wherein issuing a block signal comprises issuing a limited block that prevents establishment of the communication until predetermined criteria has been satisfied.

246. (new) The method of claim 243, wherein issuing a block signal comprises temporarily blocking establishment of the communication.

247. (new) The method of claim 246, wherein establishment of the communication is temporarily blocked if the user can not be identified.

248. (new) The method of claim 241, further comprising:  
determining a transaction limit of the user if the user passes the comparison; and  
issuing an approval signal to establish the communication if a cost for the communication does not exceed the determined transaction limit.

249. (new) The method of claim 241, wherein the database further includes an indication of whether the user previously disputed a service-based transaction.

250. (new) The method of claim 241, wherein establishing the communication comprises establishing the communication between the user and a value-added service.

251. (new) The method of claim 250, wherein the requested service is performed by a



service bureau.

252. (new) The method of claim 251, wherein the service bureau comprises an entertainment establishment.

253. (new) The method of claim 252, wherein the entertainment establishment comprises a psychic reading.

254. (new) The method of claim 252, wherein the entertainment establishment comprises adult entertainment.

255. (new) The method of claim 252, wherein the entertainment establishment comprises gambling.